Arkansas SERFF Tracking Number: META-126057207 State: Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 41734

Company Tracking Number: 109-06

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: Individual Long-Term Care Insurance Advertising

109-06 /109-06 Project Name/Number:

Filing at a Glance

Company: Metropolitan Life Insurance Company.

Product Name: Individual Long-Term Care SERFF Tr Num: META-126057207 State: ArkansasLH

Insurance Advertising

SERFF Status: Closed State Tr Num: 41734 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified Co Tr Num: 109-06 State Status: Filed-Closed Co Status: Filing Type: Advertisement Reviewer(s): Marie Bennett

Authors: Mary Rinaldi, Cherise

Crittenden

Date Submitted: 03/05/2009 Disposition Status: Filed-Closed

Disposition Date: 03/12/2009

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: 109-06 Status of Filing in Domicile: Authorized

Project Number: 109-06 Date Approved in Domicile: Requested Filing Mode: Review & Approval **Domicile Status Comments:** Explanation for Combination/Other: Market Type: Individual

Submission Type: Resubmission Previous Filing Number: 107-02

Group Market Size: Overall Rate Impact:

Group Market Type: Filing Status Changed: 03/12/2009

Explanation for Other Group Market Type:

Corresponding Filing Tracking Number:

State Status Changed: 03/12/2009

Filing Description:

Metropolitan Life Insurance Company

57 Greens Farms Road, Westport, CT 06880

Tel 203 221-3859 Fax 203 221-6573

Mrinaldi@metlife.com

Deemer Date:

SERFF Tracking Number: META-126057207 State: Arkansas
Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 41734

Company Tracking Number: 109-06

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: Individual Long-Term Care Insurance Advertising

Project Name/Number: 109-06/109-06

Mary J. Rinaldi Long-Term Care

March 3, 2009

Commissioner of Insurance
Arkansas Insurance Department
1200 West 3rd Street
Little Rock, Arkansas 72201-1904

Re: Metropolitan Life Insurance Company ("MetLife")

Individual Long-Term Care Insurance Advertising

Advertising Form Number(s): ADF#1745.06(Rev0209)

Brief Description: Get The Facts 02

NAIC No. 65978 - FEIN No. 13-5581829

MetLife Filing No. IO9-06

Dear Sir/Madam:

We enclose for filing electronic copies of the Individual long-term care advertising material referenced above. The material is intended for use with the following Individual long-term care policy forms LTC2-IDEAL AR, LTC2-PREM AR, LTC2-VAL AR, LTC2-FAC AR all approved by your Department

January 13, 2005 and is intended for use with policy form LTC2007 AR approved by your Department August 17, 2007.

The enclosed advertising form replaces form ADF#1745.06 accepted by your Department for use with our VIP2 insurance polices July 6, 2007 and accepted for use with policy form LTC2007 June 14, 2008.

We consider this form an Invitation to Inquire advertisement which will be used to promote long-term care insurance.

This electronic submission includes the following:

SERFF Tracking Number: META-126057207 State: Arkansas
Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 41734

Company Tracking Number: 109-06

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: Individual Long-Term Care Insurance Advertising

Project Name/Number: 109-06 /109-06

- the advertisement.
- a highlighted version indicating the revisions
- the NAIC form
- an explanation of variables identifying how the variable material will be modified, and
- · a copy of this letter
- Filing fee, EFT Transaction

Please advise us of your action on this submission in accordance with your usual procedures.

If you have any questions or comments, please do not hesitate to contact me.

Sincerely,

Mary J. Rinaldi

Consultant-Compliance Marketing/AD

Company and Contact

Filing Contact Information

Mary Rinaldi, Consultant- Compliance mrinaldi@metlife.com

MKTG/AD

Green Farms Road (203) 221-3859 [Phone]

Westport, CT 06880

Filing Company Information

Metropolitan Life Insurance Company. CoCode: 65978 State of Domicile: New York

MetLife Group Code: -99 Company Type: Life

1095 Avenue of the Americas

New York, NY 10036-6796 Group Name: State ID Number:

(212) 578-2211 ext. [Phone] FEIN Number: 13-5581829

Company Tracking Number: 109-06

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: Individual Long-Term Care Insurance Advertising

Project Name/Number: 109-06 /109-06

Filing Fees

Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? No

Fee Explanation: \$25.00 per advertisement

1 x \$25.00 25 = \$25.00

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

Metropolitan Life Insurance Company. \$25.00 03/05/2009 26151461

Company Tracking Number: 109-06

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: Individual Long-Term Care Insurance Advertising

Project Name/Number: 109-06/109-06

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|--------------|---------------|------------|----------------|
| Filed-Closed | Marie Bennett | 03/12/2009 | 03/12/2009 |

Company Tracking Number: 109-06

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: Individual Long-Term Care Insurance Advertising

Project Name/Number: 109-06/109-06

Disposition

Disposition Date: 03/12/2009

Implementation Date: Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

Company Tracking Number: 109-06

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: Individual Long-Term Care Insurance Advertising

Project Name/Number: 109-06/109-06

| Item Type | Item Name | Item Status | Public Access |
|---------------------|--|-------------|---------------|
| Supporting Document | Explanation of Variables | | Yes |
| Supporting Document | Highlighted version ADF#1745.06(Rev0209) | | Yes |
| Supporting Document | cover letter | | Yes |
| Supporting Document | NAIC Form | | Yes |
| Form | Get The Facts 02 | | Yes |

Company Tracking Number: 109-06

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: Individual Long-Term Care Insurance Advertising

Project Name/Number: 109-06/109-06

Form Schedule

Lead Form Number: ADF#1745.06(Rev0209)

| Review | Form | Form Type Form Name | Action | Action Specific | Readability | Attachment |
|--------|-----------------------------|---------------------------------|---------|---|-------------|---|
| Status | Number | | | Data | | |
| | ADF#1745 06(Rev020 9) | 5. Advertising Get The Facts 02 | Revised | Replaced Form #: ADF#1745.06 Previous Filing #: | 0 | ADF#1745.06 (Rev0209) Get the Facts |
| | | | | 10702 | | 02.pdf |

Get the Facts

Metropolitan Life Insurance Company (MetLife)

MetLife®





[Watch for more information coming soon!]

Long-term care insurance helps fill a gap that's not typically covered by other employee benefits.

Long-term care is the type of care you would need if you required assistance with everyday activities, such as eating, dressing or bathing. Long-term care is not just for the elderly – disabling accidents and illnesses can happen to anyone. You work hard for your money, yet your retirement savings could easily be at risk if you were to require long-term care. Long-term care insurance can help protect your financial assets from the substantial costs of long-term care expenses.

Long-term care services are typically not covered by other plans.

- Disability insurance only covers lost wages.
- Medical insurance covers acute care needs, not long-term care or chronic needs.
- Medicare provides limited coverage after a hospital stay.
- Medicaid will pay for some long-term care services, but only after you've "spent down" virtually all of the assets counted by the state in determining your eligibility, including your personal savings and retirement accounts.

Long-term care expenses can be staggering.

Today the average annual cost for home care is [\$26,000], and the average cost for a semi-private room in a nursing home is over [\$69,715] a year nationwide.¹

^[1] MetLife Mature Market Institute®, "The MetLife Market Survey of Adult Day Services & Home Care Costs," September 2008 (home care costs can vary based on specific circumstances; this rate is based on a home health aide at \$20/hour providing 5 hours of care per day for 5 days a week), and "The MetLife Market Survey of Nursing Home & Assisted Living Costs," October 2008 (the nursing home care cost is based on a semi-private room, 7 days per week).]

YOU CAN DEPEND ON THE COMPANY BACKING THIS PLAN: METLIFE...

- MetLife has been a financial services institution in the U.S since 1868.²
- MetLife was one of the first carriers to offer LTCI in the 1980s, and is one of the largest LTCI carriers in the U.S. today.²
- MetLife consistently receives high marks on our ability to meet obligations to our policyholders by looking at our overall financial picture, the strength of our management, our financial reserves, our types of policies and our claims-paying history.

² MetLife Annual Report, 2006.

| RATING AGENCY | RATINGS |
|--------------------------|---|
| A.M. BEST | A+ (SUPERIOR) for financial condition and operating performance |
| MOODY'S INVESTOR SERVICE | Aa2 (EXCELLENT) for financial strength |
| FITCH | AA (VERY STRONG) for claims - paying ability |
| STANDARD & POOR'S | AA (VERY STRONG) for claims - paying ability |

Ratings as of January 2009

[For more information contact/visit]

[Contact info here]

[Contact info here]

This long-term care insurance solicitation describes coverage offered by Metropolitan Life Insurance Company (MetLife). Depending upon state availability, coverage may be offered by the following MetLife policies: LTC2-VAL, LTC2-IDEAL, LTC2-PREM, LTC2-FAC and LTC2007, and may be followed by the state's 2-letter abbreviation; "ML" for Multi-Life policies; "P" for Partnership policies. Like most long-term care insurance policies, MetLife policies contain certain exclusions and limitations, elimination periods, reductions of benefits and terms for keeping them in force. Premium rates can only be raised on a class-wide basis. For complete costs and details, please call a MetLife [representative/insurance agent/producer]. An insurance agent may call you.

• Not A Deposit Or Other Obligation Of Bank • Not FDIC Insured • Not Insured By Any Federal Government Agency • Not Issued, Guaranteed Or Underwritten By Bank Or FDIC • Not A Condition To The Provision Or Term Of Any Banking Service Or Activity • Policy Is An Obligation Of The Issuing Insurance Company



Company Tracking Number: 109-06

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: Individual Long-Term Care Insurance Advertising

Project Name/Number: 109-06/109-06

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: META-126057207 State: Arkansas
Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 41734

Company Tracking Number: 109-06

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: Individual Long-Term Care Insurance Advertising

Project Name/Number: 109-06/109-06

Supporting Document Schedules

Review Status:

Satisfied -Name: Explanation of Variables 03/03/2009

Comments:

Attachment:

EOV_ADF1745.06(Rev0209) Get The Facts-02.pdf

Review Status:

Satisfied -Name: Highlighted version 03/03/2009

ADF#1745.06(Rev0209)

Comments:

Attachment:

ADF#1745.06(Rev0209) Get The Facts 02_Highlighted Version.pdf

Review Status:

Satisfied -Name: cover letter 03/04/2009

Comments: Attachment:

AR_I_Filing Letter .pdf

Review Status:

Satisfied -Name: NAIC Form 03/04/2009

Comments: Attachment:

AR _ NAIC_Individual.pdf



Metropolitan Life Insurance Company NAIC: 241-65978

EXPLANATION OF VARIABLE MATERIAL

Get The Facts 02 - Fill the Gap

ADF#1745.06(Rev0209)

There are two types of variable material set forth in brackets within the enclosed form. These are:

- 1. Illustrative material; and
- 2. Specific variable material

Illustrative Material

Illustrative material consists of entries such as web site address, producer contact information, all which may be varied.

Specified Variable Material

Specific variable material will be changed only as indicated in the explanation set forth below.

| Section | Explanation |
|---------|-------------|
|---------|-------------|

Front Page Left column on front cover

Front Page Right column, last paragraph and related footnote
Back page, middle

Back page disclaimer information

Bracketed sentence will either appear or not appear. It will depend on whether producer will be sending further information and/or is using this communication <u>prior</u> to beginning of Enrollment Period.

Cost of home care and nursing home care and related footnote will be updated with most recent information. Producer can either put contact information and/or website address.

Depending on distribution channel utilizing material on behalf of MetLife, producer will utilize one of the three bracketed variables.

Get the Facts

Metropolitan Life Insurance Company (MetLife)

MetLife®





[Watch for more information coming soon!]

Long-term care insurance helps fill a gap that's not typically covered by other employee benefits.

Long-term care is the type of care you would need if you required assistance with everyday activities, such as eating, dressing or bathing. Long-term care is not just for the elderly – disabling accidents and illnesses can happen to anyone. You work hard for your money, yet your retirement savings could easily be at risk if you were to require long-term care. Long-term care insurance can help protect your financial assets from the substantial costs of long-term care expenses.

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- Disability insurance only covers lost wages.
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- Medicare provides limited coverage after a hospital stay.
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- MetLife has been a financial services institution in the U.S since 1868.²
- MetLife was one of the first carriers to offer LTCI in the 1980s, and is one of the largest LTCI carriers in the U.S. today.²
- MetLife consistently receives high marks on our ability to meet obligations to our policyholders by looking at our overall financial picture, the strength of our management, our financial reserves, our types of policies and our claims-paying history.

² MetLife Annual Report, 2006.

| RATING AGENCY | RATINGS |
|--------------------------|---|
| A.M. BEST | A+ (SUPERIOR) for financial condition and operating performance |
| MOODY'S INVESTOR SERVICE | Aa2 (EXCELLENT) for financial strength |
| FITCH | AA (VERY STRONG) for claims - paying ability |
| STANDARD & POOR'S | AA (VERY STRONG) for claims - paying ability |

Ratings as of January 2009

[For more information contact/visit]

[Contact info here]

[Contact info here]

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• Not A Deposit Or Other Obligation Of Bank • Not FDIC Insured • Not Insured By Any Federal Government Agency • Not Issued, Guaranteed Or Underwritten By Bank Or FDIC • Not A Condition To The Provision Or Term Of Any Banking Service Or Activity • Policy Is An Obligation Of The Issuing Insurance Company



Metropolitan Life Insurance Company 57 Greens Farms Road, Westport, CT 06880 Tel 203 221-3859 Fax 203 221-6573 Mrinaldi@metlife.com



Mary J. Rinaldi Long-Term Care

March 3, 2009

Commissioner of Insurance Arkansas Insurance Department 1200 West 3rd Street Little Rock, Arkansas 72201-1904

Re: Metropolitan Life Insurance Company ("MetLife")

Individual Long-Term Care Insurance Advertising Advertising Form Number(s): **ADF#1745.06(Rev0209)**

Brief Description: **Get The Facts 02** NAIC No. 65978 - FEIN No. 13-5581829

MetLife Filing No. IO9-06

Dear Sir/Madam:

We enclose for filing electronic copies of the Individual long-term care advertising material referenced above. The material is intended for use with the following Individual long-term care policy forms LTC2-IDEAL AR, LTC2-PREM AR, LTC2-VAL AR, LTC2-FAC AR all approved by your Department January 13, 2005 and is intended for use with policy form LTC2007 AR approved by your Department August 17, 2007.

The enclosed advertising form <u>replaces</u> form ADF#1745.06 accepted by your Department for use with our VIP2 insurance polices July 6, 2007 and accepted for use with policy form LTC2007 June 14, 2008.

We consider this form an <u>Invitation to Inquire</u> advertisement which will be used to promote long-term care insurance.

This <u>electronic</u> submission includes the following:

- the advertisement.
- a highlighted version indicating the revisions
- the NAIC form
- an explanation of variables identifying how the variable material will be modified, and
- a copy of this letter
- Filing fee, EFT Transaction

Please advise us of your action on this submission in accordance with your usual procedures.

If you have any questions or comments, please do not hesitate to contact me.

Sincerely,

Mary J. Rinaldi

Mary J. Benilli

Consultant-Compliance Marketing/AD

Life, Accident & Health, Annuity, Credit Transmittal Document

Reset Form

| 1. | Prepared for the State of | ARKANSAS | | | | | |
|-----------------|--|------------------------|-------------------------|-----------------|---------------------------|-----------------|---------|
| 2. | 2. Department Use Only | | | | | | |
| 2. | State Tracking ID | | Departi | icht ese omy | | | |
| | | | | | | | |
| 3. | Insurer Name & Address | Domicile | Insurer License Type | NAIC Group | NAIC# | FEIN# | STATE # |
| T T C T TO | | New York | A&H | 241 | 65978 | 13-5581829 | |
| 4. | Contact Name & Address | Telephone | # | Fax# | | E-mail Address | |
| Mary J. Rinaldi | | 203,221,38 | 59 | 203.221.6573 | | mrinaldi@metlif | e.com |
| 5. | Review & Approval | | | | | | |
| 6. | Company Tracking Number | : 109-06 | | | | | |
| 7. | New Submission □ | Resubmiss | ion Prev | vious file # | | | |
| | | ☐ Indivi | dual | Franchise | Franchise | | |
| 8. | Market | Group | | | nall and Large Blanket | | |
| 9. | Type of Insurance | LTC031 | Individual Long | -Term Care Insu | rance | | |
| 10. | Product Coding Matrix Matix Filing Code | LTC031.001 - Qualified | | | | | |

| Effect | ive March 1, 2007 | | | | | |
|---|--|--|--|--|--|--|
| 11. | Submitted Documents | FORMS | | | | |
| 12. | Filing Submission Date | March 3, 2008 | | | | |
| 13. | Filing Fee (If required) | Amount \$25.00 . Check Date <u>EFT transaction</u> Retaliatory Yes No Check Number <u>EFT Transaction</u> | | | | |
| 14. | Date of Domiciliary Approval | NA New York does not require LTCI advertising to be filed. | | | | |
| 15. | 5. Filing Description: INDIVIDUAL LONG-TERM CARE INSURANCE ADVERTISING MATERIAL(S) | | | | | |
| | PLEASE SEE COVER LETTE | R | | | | |
| View Complete Filing Description | | | | | | |
| 16. Certification (If required) I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and complies with all applicable statutory provisions for the state of ARKANSAS | | | | | | |
| Prir | Print Name Mary J. Rinaldi Title: Consultant-Compliance/Marketing/AD | | | | | |
| Orig | Original Signature March 3, 2009 Date March 3, 2009 | | | | | |

| 17. | Form | Filing Attachment |
|-----------|---|-------------------|
| This fili | ng transmittal is part of company tracking number | I09-06 |
| This fili | ng corresponds to rate filing company tracking number | NA |

| | Document Name | Form Number | | Replace Form Number |
|----|------------------|-------------|-----------------------------|------------------------------|
| | Description | | | Previous State Filing Number |
| 01 | - | ADF#1745.06 | ☐ Initial | ADF#1745.06 |
| | Get The Facts 02 | (Rev0209) | Revised Other | ADI #1140.00 |
| 02 | | | ☐ Initial ☐ Revised ☐ Other | |
| 03 | | | ☐ Initial ☐ Revised ☐ Other | |
| 04 | | | ☐ Initial ☐ Revised ☐ Other | |
| 05 | | | ☐ Initial ☐ Revised ☐ Other | |
| 06 | | | ☐ Initial ☐ Revised ☐ Other | |
| 07 | | | ☐ Initial ☐ Revised ☐ Other | |
| 08 | | | ☐ Initial ☐ Revised ☐ Other | |
| 09 | | | ☐ Initial ☐ Revised ☐ Other | |
| 10 | | | ☐ Initial ☐ Revised ☐ Other | |
| 11 | | | ☐ Initial ☐ Revised ☐ Other | |
| 12 | | | ☐ Initial ☐ Revised ☐ Other | |
| | | | | |

LH FFA-1

| 18. | Rate Filing Attachment | | | | |
|------------------------------------|----------------------------|--------------------|----|---|---------------------------------|
| This filing transmittal is part of | f company tracking number | | NA | | |
| This filing corresponds to form | filing company tracking nu | mber | | | |
| Overall percentage rate impact | for this filing | | | | % |
| | Document Name Description | Affected Number | | | Previous State Filing Number |
| 01 | 1 | | | □ New | |
| | | | | Revised | |
| | | | | ☐ Other | |
| 02 | | | | □New □Revised Request +%% □ Other | |
| 03 | | | | New | |
| | | | | ☐ Revised Request +%% ☐ Other | |
| 04 | | | | New | |
| | | | | Revised | |
| | | | | Request +%% Other | |
| 05 | | | | | |
| 06 | | | | ☐ Other ☐ New | |
| 00 | | | | Revised | |
| | | | | Request +%% | |
| | | | | Other | |
| 07 | | | | ☐ New ☐ Revised Request +%% | |
| | | | | ☐ Other | |
| 08 | | | | ☐ New ☐ Revised | |
| | | | | Request +%% Other | |
| 09 | | | | New Revised | |
| | | | | Request +%% Other | |

LH RFA-1